



IBICIRO BISHYA BYA SERIVISI ZA MUGANGA SACCO/NEW TARRIFS 2023

No	IGIKORWA&SERIVISI/PRODUCTS & SERVICES	Ikiguzi/Fee (Frws)	No	IGIKORWA&SERIVISI/PRODUCTS & SERVICES	Ikiguzi/Fee (Frws)																				
I IBYEREKEYE KONTI			IV Serivisi z'ikorabuganga/Digital Banking																						
1.1	Amakuru y'ibanze mu gufungura Konti		4.1	Ikarita ikoreshewa ku cyuma gitanga amafaranga/Debit Card																					
a	Gufungura konti/Opening Account	0	a	Ikarita ikoreshewa ku cyuma gitanga amafaranga/ATM card	5,000																				
b	Gufunga Konti/Closing Account	0	b	Kubikuzwa ukoresheje Ikarita ya MUGANGA SACCO kuri ATM z'ayandi ma banki/Cash withdraw to ATM local banks	500																				
c	Amafaranga yo gucunga konti zo kwizigamira/ Maintenance fee on Savings account	1,000	c	Amafaranga yo gucunga ikarita buri kwezi/Monthly maintenance fee	300																				
d	Amafaranga yo gucunga konti isanzwe(Current Account Maintenance fee)	0	d	Ikiguzi cyo guhabwa undi mubare w'ibanga mu gihe wawibagiwe/PIN Re-issue fee	1,000																				
1.2	Amafaranga fatizo kuri konti zo kuzigama		e	Ikiguzi cyo guhagarika ikarita bikozwe na MUGANGA SACCO/Block debit card by the Sacco	Ubuntu/Free																				
a	Konti isanzwe (Current Account/Free Saving Account)	5,000	f	Ikiguzi cyo guhagarika ikarita by'agateganyo bisabwe n'umunyamuryango/Block debit card temporary requested by the member	500																				
b	Konti y'Ubwizigame Ngombwa ku munyamushahara/Frw make buri kwezi(Compulsory Saving Account for Salary Earner/Frw Minimum per month)	5,000	g	Ikiguzi cyo guhagarika ikarita burundu bisabwe n'umunyamuryango/Block debit card permanently requested by the member	2,000																				
b	Konti y'Ubwizigame Ngombwa kuri Sosiyete, Koperative, Ishyirahamwe, Itsinda, Ikimina cg Umunti wese udakorera umushahara buri kwezi (Compulsory Saving Account for Companies, Cooperatives, Associations, Informal groups and Non income earners/per month)	25,000	h	Ikiguzi cyo gusimbuza ikarita yangiritse cg yatakaye/Replacement of debit card damaged or lost	5,000																				
c	Konti yo kuzigama yunguka/Frw make ku kwezi(Voluntary Saving Account/Frw Minimum per month)	1,000	4.2	Ikoranabuhanga rya Telephone/Mobile Banking(USDD)																					
d	Konti yo kuzigama ntayegayezwa - Term Deposit Account	50,000	a	Kwinjira muri Serivisi za Banki kuri Telephone/Mobile banking session fee	20																				
1.3	Inyungu zishyurwa kuri konti zunguka ku mwaka		b	Kubitsa no Kubikuzwa bikozwe n'umunyamuryango kuri Konti ye/Push&Pull on member's own account	Ubuntu/Free																				
a	Konti ya -Voluntary Saving Account (Frws Amacye/Frws Minimum: 50,001Frws)	2%	c	Kubona ubutumwa bugufi bw'integuza/SMS Alert	20																				
b	Konti yo kuzigama ntayegayezwa - Term Deposit Account (Frws Amacye/Frws Minimum: 50,000Frws): 6 Months or 12 months	3%	d	Kureba amafaranga ufite kuri Konti/Account balance check fee	100																				
1.4	Ibihano byo gusesa amasezerano ya konti zo kuzigama		e	Ikiguzi cyo guhabwa undi mubare w'ibanga mu gihe wawibagiwe/PIN Re-issue fee	100																				
a	Konti ya -Voluntary Saving Account (kurenza inshuro imwe mu kwezi/exceeding 1 transaction per month)	1% kuyabikujwe/ on Amount withdrawn	f	Kureba ikoreshewa rya Konti/Mini Statement check	Ubuntu/Free																				
b	Konti yo kuzigama ntayegayezwa - Term Deposit Account (ku nyungu zimaze kubarwa/on cumulative interests)	10%	g	Umubare Ntarengwa wa buri muni mu kubikuzwa/Daily withdrawal limit amount: Frw 1,000,000 naho Umubare Ntarengwa wa buri muni mu kubitsa/Daily Deposit limit :Frw 2,000,000	Ubuntu/Free																				
II IBYEREKEYE INGUZANYO/ LOANS			h	Umubare Ntarengwa wo kubikuzwa no kubitsa inshuro imwe/Withdrawal & Deposit limit per transaction Frw 250,000	Ubuntu/Free																				
2.1	Amakuru y'ibanze ajyanye no gusaba inguzanyo/Loan application		i	Kohereza no Kwakira amafaranga(ajya cyangwa ava)kuri Konti idahujwe na Telephone/Push&Pull to/from Unlinked Bank Account (Reba ibiciro hasi/Check prices below)																					
a	Gutangiza idosiye(Amafaranga yishyurwa abarirwa kuri 0.5% y'inguzanyo isabwa ariko amake ni 5,900frws naho amenshi akaba 59,000frws habariyemo TVA)/File opening fee[Min: 5,900frws, Max: 59,000frws]	0.5%	<table border="1"> <thead> <tr> <th colspan="2">Transaction Range (Frw)</th> <th>MTN RWANDA</th> <th>MUGANGA SACCO</th> </tr> <tr> <th>MIN(Frw)</th> <th>MAX(Frw)</th> <th>From Wallet to Account(Unlinked)</th> <th>From Account to Wallet(Unlinked)</th> </tr> </thead> <tbody> <tr> <td>100</td> <td>5,000</td> <td>N/A</td> <td>100</td> </tr> <tr> <td>5,001</td> <td>40,000</td> <td>500</td> <td>500</td> </tr> <tr> <td>40,001</td> <td>250,000</td> <td>500</td> <td>1,000</td> </tr> </tbody> </table>			Transaction Range (Frw)		MTN RWANDA	MUGANGA SACCO	MIN(Frw)	MAX(Frw)	From Wallet to Account(Unlinked)	From Account to Wallet(Unlinked)	100	5,000	N/A	100	5,001	40,000	500	500	40,001	250,000	500	1,000
Transaction Range (Frw)		MTN RWANDA	MUGANGA SACCO																						
MIN(Frw)	MAX(Frw)	From Wallet to Account(Unlinked)	From Account to Wallet(Unlinked)																						
100	5,000	N/A	100																						
5,001	40,000	500	500																						
40,001	250,000	500	1,000																						
b	Gutangiza idosiye isaba gusura ingwate cyangwa umushinga(Frws yishyurwa abarirwa kuri 0.5% y'inguzanyo isabwa ariko amake ni 59,000 naho amenshi akaba 118,000frws habariyemo TVA); File opening fee/Any application that requires visiting collateral or business/Min: 59,000 frws, Max: 118,000 frws] VAT inclusive	0.5%																							
c	Umufuragiro ku nguzanyo wemerewe/Facility fee	2%	4.3	Ikoranabuhanga rya Interineti na Mobile App/Internet Banking & Mobile App																					

d	Ibihano by'ubukererwe mu kwishyura inguzanyo(abarwa buri muni ku kwezi kutishyuye)/Late payment instalment penalty on daily basis	4%	a	Kureba amafaranga ufitte kuri Konti/Account balance check fee	100
e	Umufuragiro ku nguzanyo yasubiwemo/Restructured facility commission	2%	b	Kureba ikoresha rya Konti /Bank Statement	Ubuntu/Free
f	Ikguzi cyo guhindura ingengabihe yo kwishyura inguzanyo/Extension of loan repayment date(Habarwa inyungu z'iminsi y'inyongera/Computation of Interest based on extended days)	0.9%-1.4% (ku kwezi/per month)	c	Kohereza amafaranga mu kindi kigo cy'imari/External Transfer	1,000
g	Nta kiguzi cyo kwishyura Inguzanyo mbere y'Igihe cyemeranyijwe keretse mu gihe Inguzanyo yaguzwe n'indi banki. Mu gihe Inguzanyo yaguzwe n'indi banki, hazakurikizwa iki kiguzi/Early repayment penalties on loans are waived unless the loan is taken over by another financial institution.In case of takeover, the following tariff will be applied.	10%	V IZINDI SERIVISI/OTHER SERVICES		
2.2	Ijanisha ku nyungu fatizo ku mwaka zibarwa mu buryo budahinduka/Interest Rates at Declining method		a	Ubuyanama ku micungire y'imari /Financial advisory services	Ubuntu/Free
a	Inyungu ku nguzanyo ya-Quick Kash Loan(Interest on Mobile lending);ku kwezi/per month	5%	b	Icyemezo cy'uko ufitte inguzanyo muri MUGANGA SACCO/Certificate of indebtedness	5,000
b	Inyungu ku nguzanyo ya - Interest on Overdraft Loan/ku kwezi/per month	5%	c	Icyemezo cy'uko udafite inguzanyo muri MUGANGA SACCO/Certificate of non indebtedness	5,000
c	Inyungu ku nguzanyo ya - Interest on Emergency Loan	16%	d	Amafaranga yo guhabwa icyemezo cyo kwishyura inguzanyo nyuma yo kwishyura inguzanyo yose/Loan clearance certificate fees after full repayment of the credit	Ubuntu/Free
d	Inyungu ku nguzanyo yo kwiga - Scholar Loan	11%	e	Kwishyura inyandiko ibitswe na MUGANGA SACCO itarengeje umwaka 1/Archive fees <1year	2,500
e	Inyungu ku nguzanyo y'imodoka - Interest on Vehicle Loan	17%	f	Kwishyura inyandiko ibitswe na MUGANGA SACCO iri mu gihe kiri hejuru y'umwaka umwe/Archive fees >1year	5,000
f	Inyungu ku nguzanyo ku mushahara - Interest on Salary Advance	14%	g	Icyemezo cy'amafaranga ufitte kuri konti muri MUGANGA SACCO/Account balance confirmation	5,000
g	Inyungu ku nguzanyo y'ubucuruzi- Interest on Project/Business Loan	14%	h	Icyemezo cy'uko ufitte kuri konti muri MUGANGA SACCO/Account confirmation fee	5,000
h	Inyungu ku nguzanyo y'inzu - Interest on Mortgage Loan	13%	i	Imenyekanisha ry'ibyakorewe kuri Konti ryanditse ku rupapuro ku mwaka(ubisabye)/Printed Bank statement (upon request)	Ubuntu/Free
III IHEREREKANYA RY'AMAFARAGA NO KWISHYURANA/ TRANSFERS AND PAYMENTS			j	Andi mamenyekanisha y'ibyakorewe kuri Konti(buri pajiji)/Subsequent Bank statement(per page)	1,000
3.1	Serivisi zo koherezanya amafaranga/Transfer & Payment Services		k	Gutegurirwa amasezerano yandukira ingwate	Ubuntu/Free
a	Kohereza amafaranga mu kindi kigo cy'imari/Outward Transfer(MT103, one debit, one credit)	3,000	l	Kwandikisha ingwate bwa mbere muri RDB (Igiro kigenwa na RDB)	20,000
b	Kohereza amafaranga ku makonti menshi icyarimwe/Bulk Transfers: (MT102[ACH])One debit, Multiple credit	5,900	m	Kongerera kwandikisha ingwate muri RDB/Amendment (Igiro kigenwa na RDB)	10,000
c	Kwakira amafaranga avuye mu kindi kigo/Inward Transfer	1,000	n	Kwandukira Ingwate muri RDB/Collateral deregistration	Ubuntu/Free
d	Amafaranga yishyurwa n'umukozi uhemberwa muri MUGANGA SACCO/Salary transfer fee	1,000	o	Kugena agaciro k'ingwate/Property Valuation fees	Igiro kigenwa n'urugaga rw'abagenagaciro
e	Kohereza amafaranga ku yandi makonti ari muri MUGANGA SACCO/Internal Transfers	Ubuntu/Free	p	Gusinya kwa Noteri Amasezerano y'inguzanyo/Contract signing at Notary service	Igiro kigenwa na notaire
3.2	Amabwiriza ngenderwaho/ Standing Orders		q	Gusinya kwa Noteri Amasezerano y'itangwa ry'ingwate (AOMA)/ signing Collateral contract at Notary service	Igiro kigenwa na notaire
a	Amabwiriza atanzwe n'umunyamuryango kubizakorwa kuri konti ye bikorewe muri MUGANGA SACCO/Standing order internal	Ubuntu/Free	r	Gusinya kwa Noteri Amasezerano yo kwishingirana/Guarantor Contract signing	Igiro kigenwa na notaire
b	Amabwiriza atanzwe n'umu kiriyi kubizakorwa kuri konti ye buri kwezi biya muri banki zitandukanye/Monthly External Standing order fee	1,000	s	Kwishyura umusanzu ku nguzanyo ≤ 1,000,000Frws mu kigega cy'ubwisungane/Contribution to Credit solidarity fund	1.5% y'inguzanyo itanzwe
c	Gusubiramo amabwiriza yo kwishyura yatanze n'umukiriyi ubwe ntayubahirize/Unpaid standing order reprocessing	2,000	t	Kwishyura ubwishingizi ku nguzanyo/Loan protection insurance	Igiro kigenwa n'ikigo cy'ubwishingizi
3.3	Ibijyanye n'agatabo ka OP/Payment Order Book		u	Kwishyura ubwishingizi ku nkongi y'umuriro/Fire insurance	Igiro kigenwa n'ikigo cy'ubwishingizi
a	Agatabo ka OP/Payment order book(24pages&48pages)	5,000 &9,000	v	Umusanzu mu Gasanduku ko gutabarana ku kwezi/MUGANGA SACCO Funeral Fund per month	300